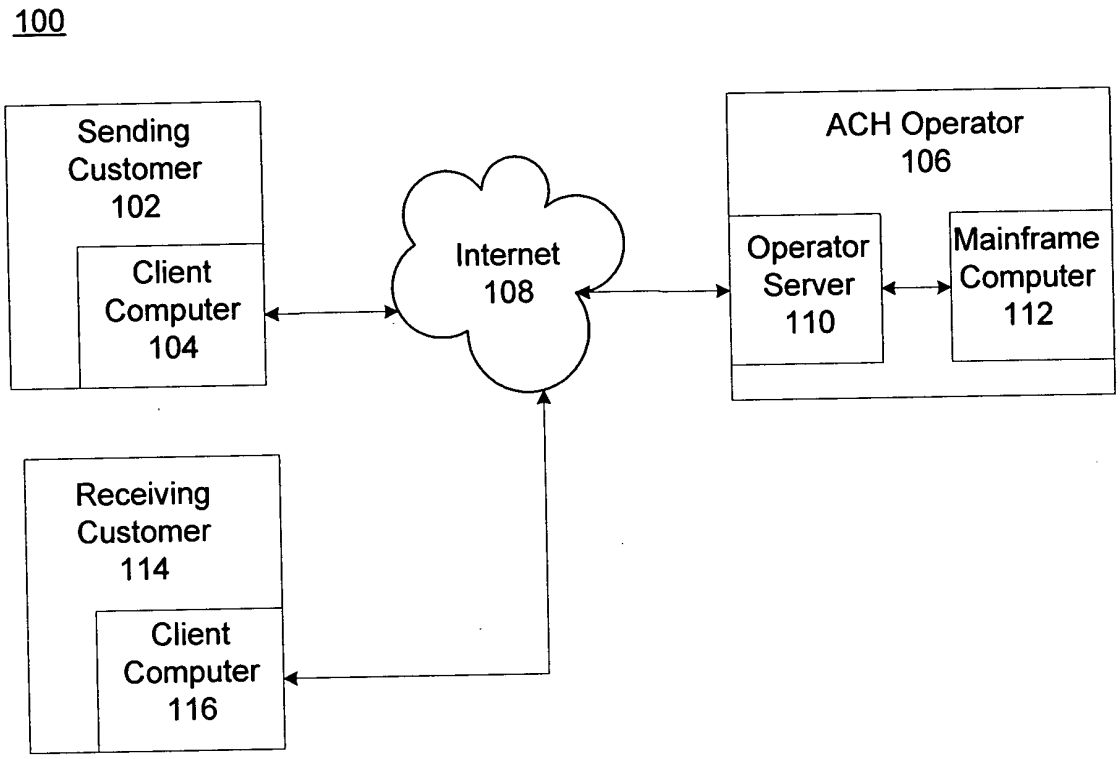
100
Sending Customer 102
Client Computer 104
Internet 108
ACH Operator 106
Operator Server 110
Mainframe Computer 112
Receiving Customer 114
Client Computer 116

Figure 1

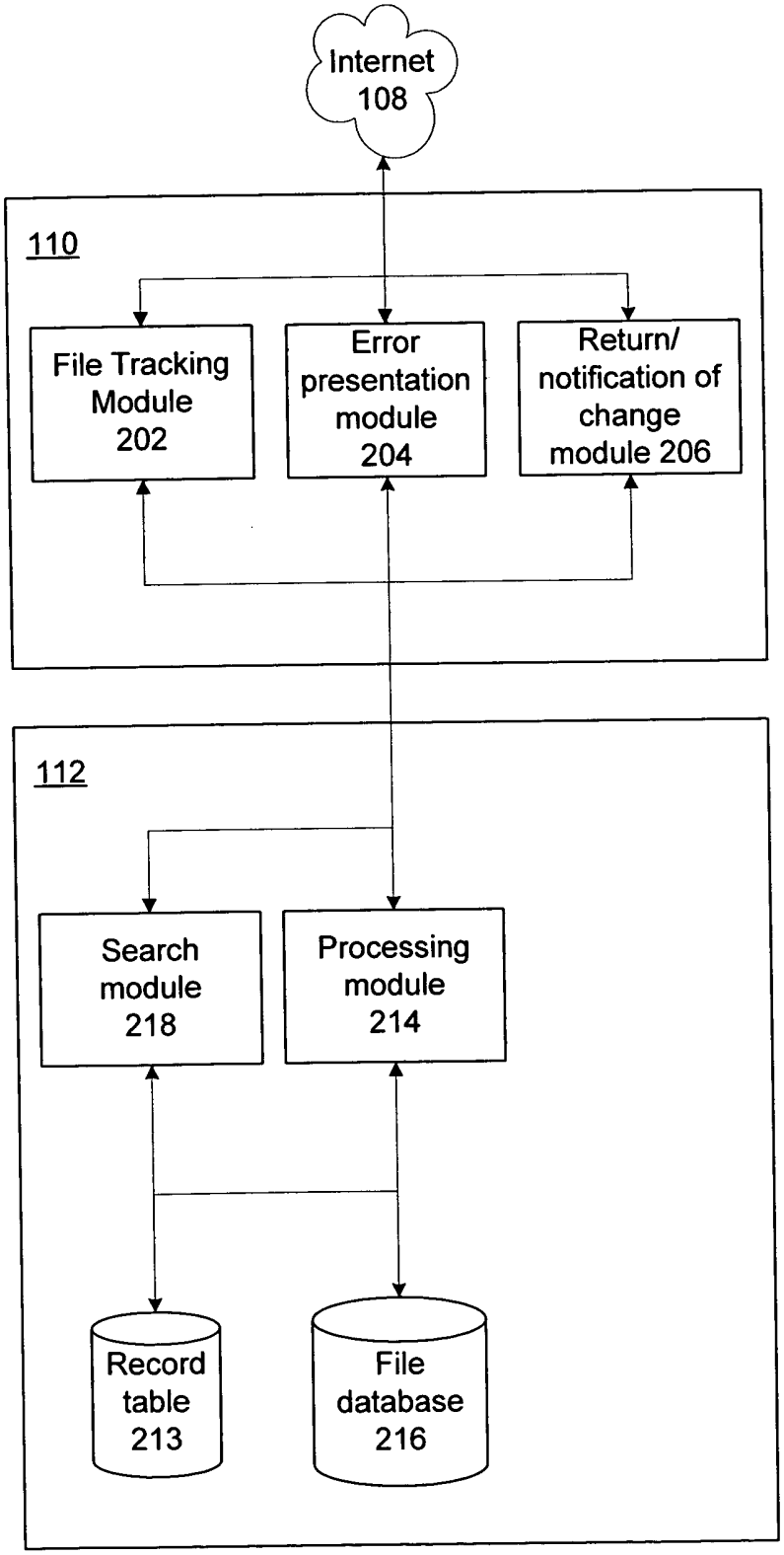
Internet
108
110
File Tracking
Module
202
Error
presentation
module
204
Return/
notification of
change
module 206
112
Search
module
218
Processing
module
214
Record
table
213
File
database
216

Figure 2

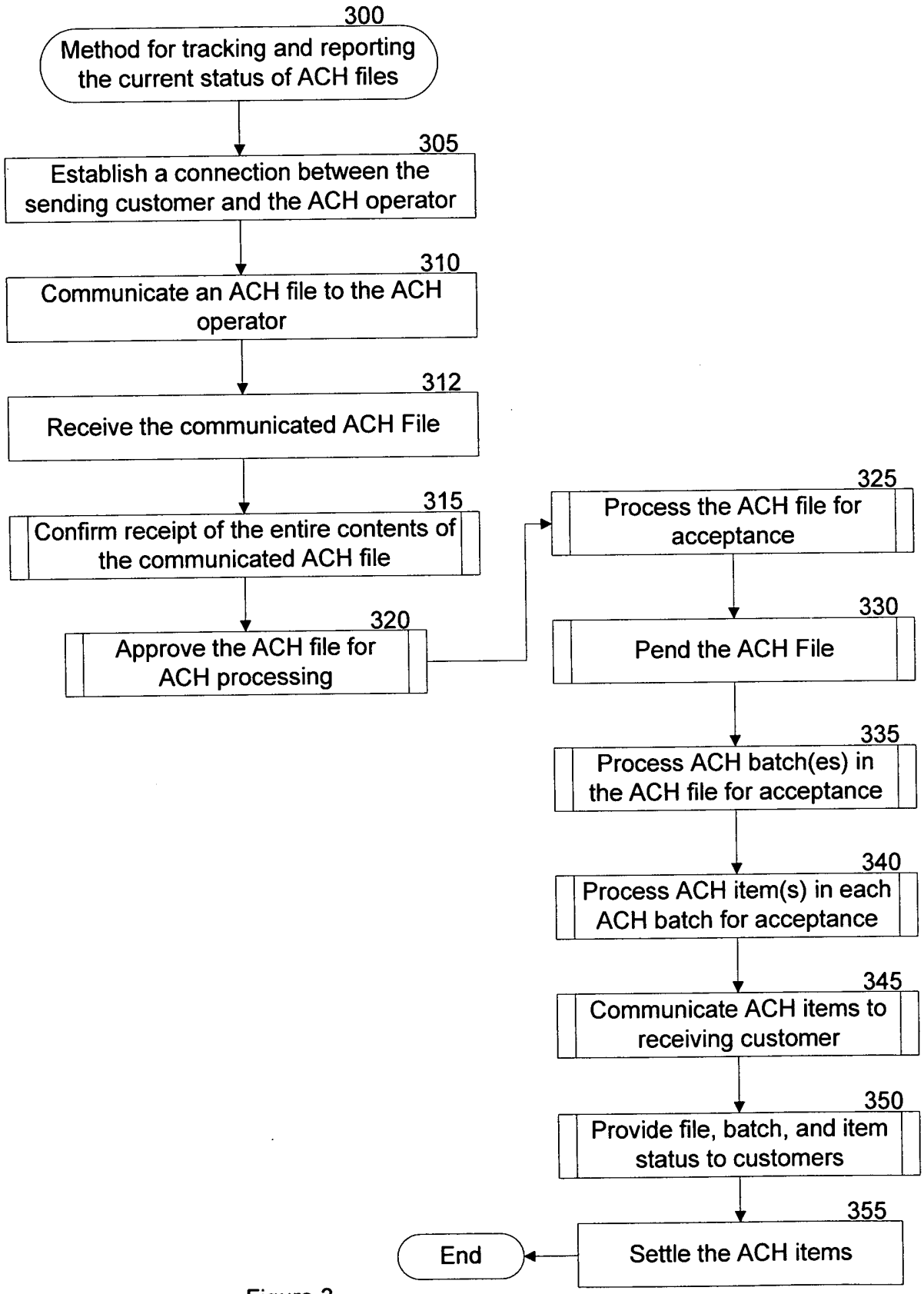
300
Method for tracking and reporting the current status of ACH files
305
Establish a connection between the sending customer and the ACH operator
310
Communicate an ACH file to the ACH operator
312
Receive the communicated ACH File
315
Confirm receipt of the entire contents of the communicated ACH file
320
Approve the ACH file for ACH processing
325
Process the ACH file for acceptance
330
Pend the ACH File
335
Process ACH batch(es) in the ACH file for acceptance
340
Process ACH item(s) in each ACH batch for acceptance
345
Communicate ACH items to receiving customer
350
Provide file, batch, and item status to customers
355
Settle the ACH items
End

Figure 3

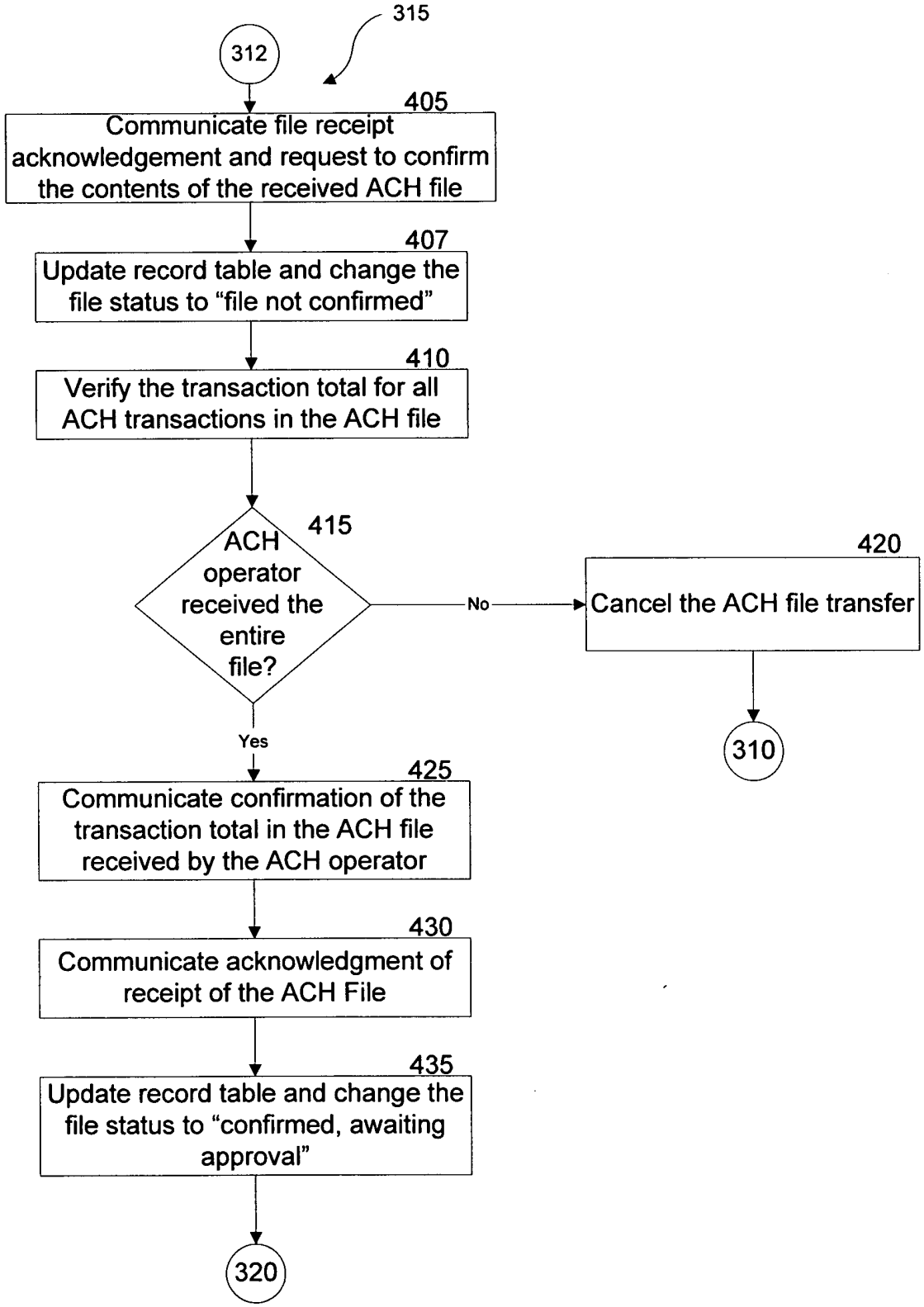
315
312
405
Communicate file receipt acknowledgement and request to confirm the contents of the received ACH file
407
Update record table and change the file status to "file not confirmed"
410
Verify the transaction total for all ACH transactions in the ACH file
415
ACH operator received the entire file?
No
420
Cancel the ACH file transfer
310
Yes
425
Communicate confirmation of the transaction total in the ACH file received by the ACH operator
430
Communicate acknowledgment of receipt of the ACH File
435
Update record table and change the file status to "confirmed, awaiting approval"
320

Figure 4

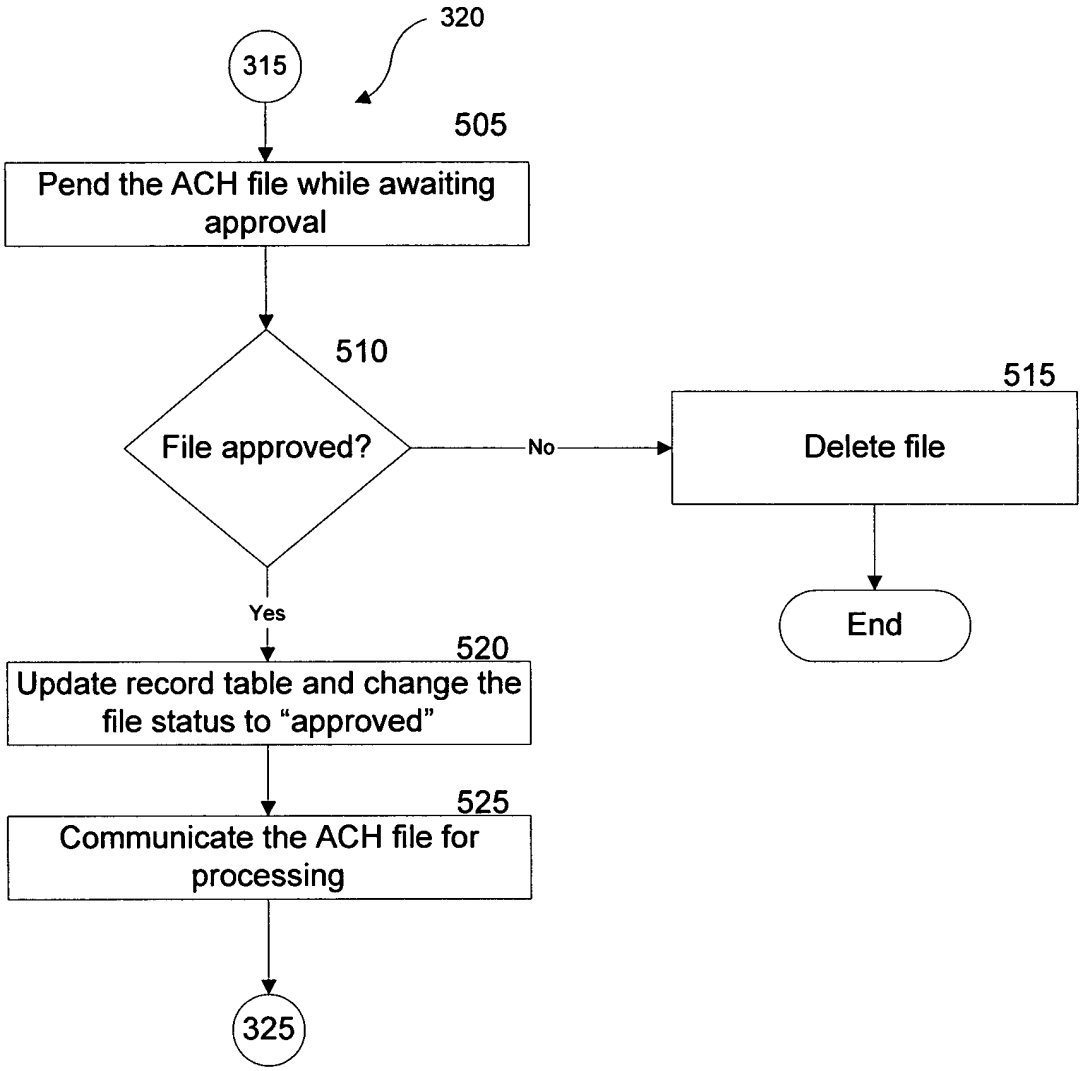
320
315
505
Pend the ACH file while awaiting approval
510
File approved?
No
515
Delete file
End
Yes
520
Update record table and change the file status to "approved"
525
Communicate the ACH file for processing
325

Figure 5

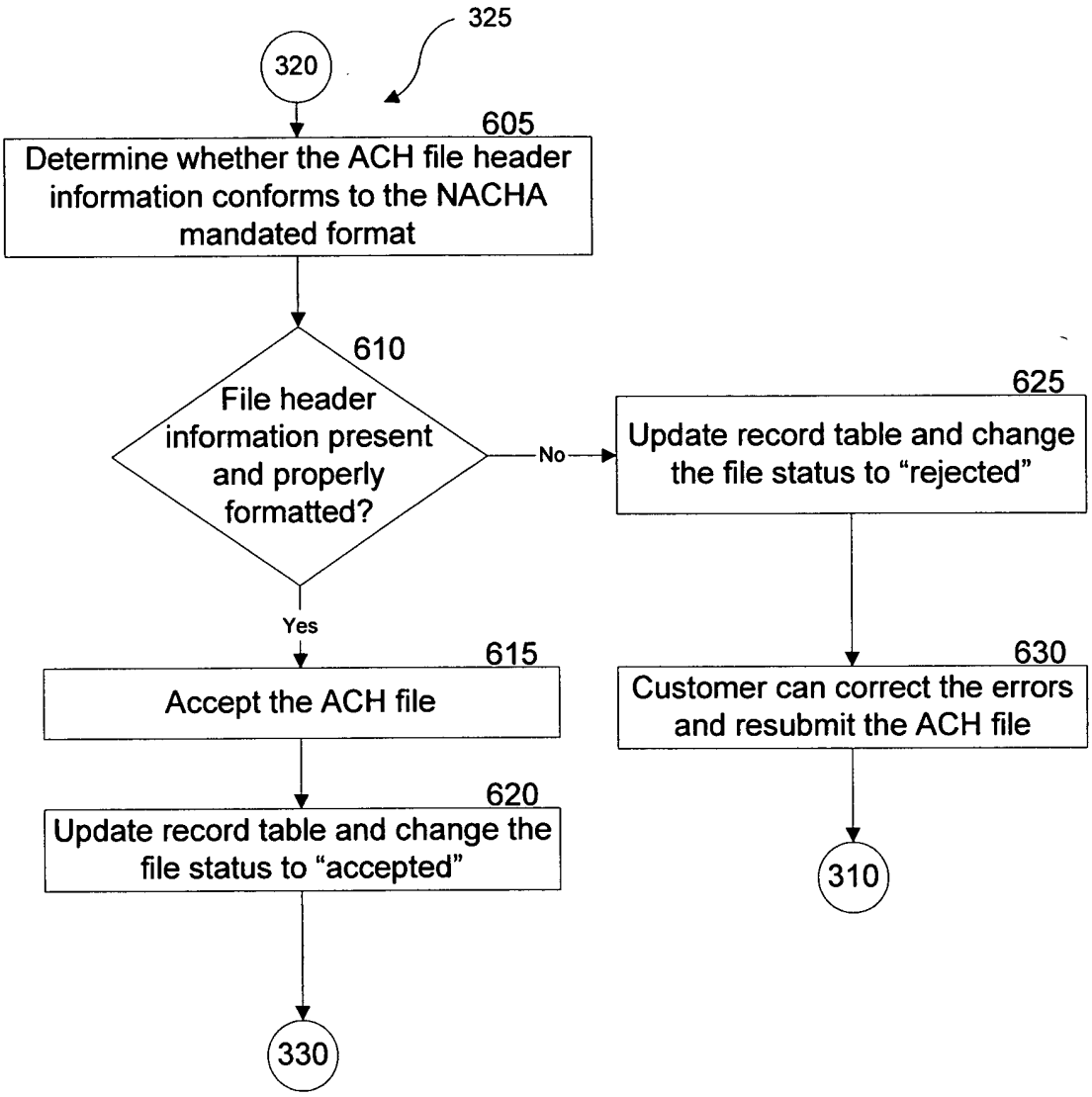
325
320
605
Determine whether the ACH file header information conforms to the NACHA mandated format
610
File header information present and properly formatted?
No
625
Update record table and change the file status to "rejected"
Yes
615
Accept the ACH file
630
Customer can correct the errors and resubmit the ACH file
620
Update record table and change the file status to "accepted"
310
330

Figure 6

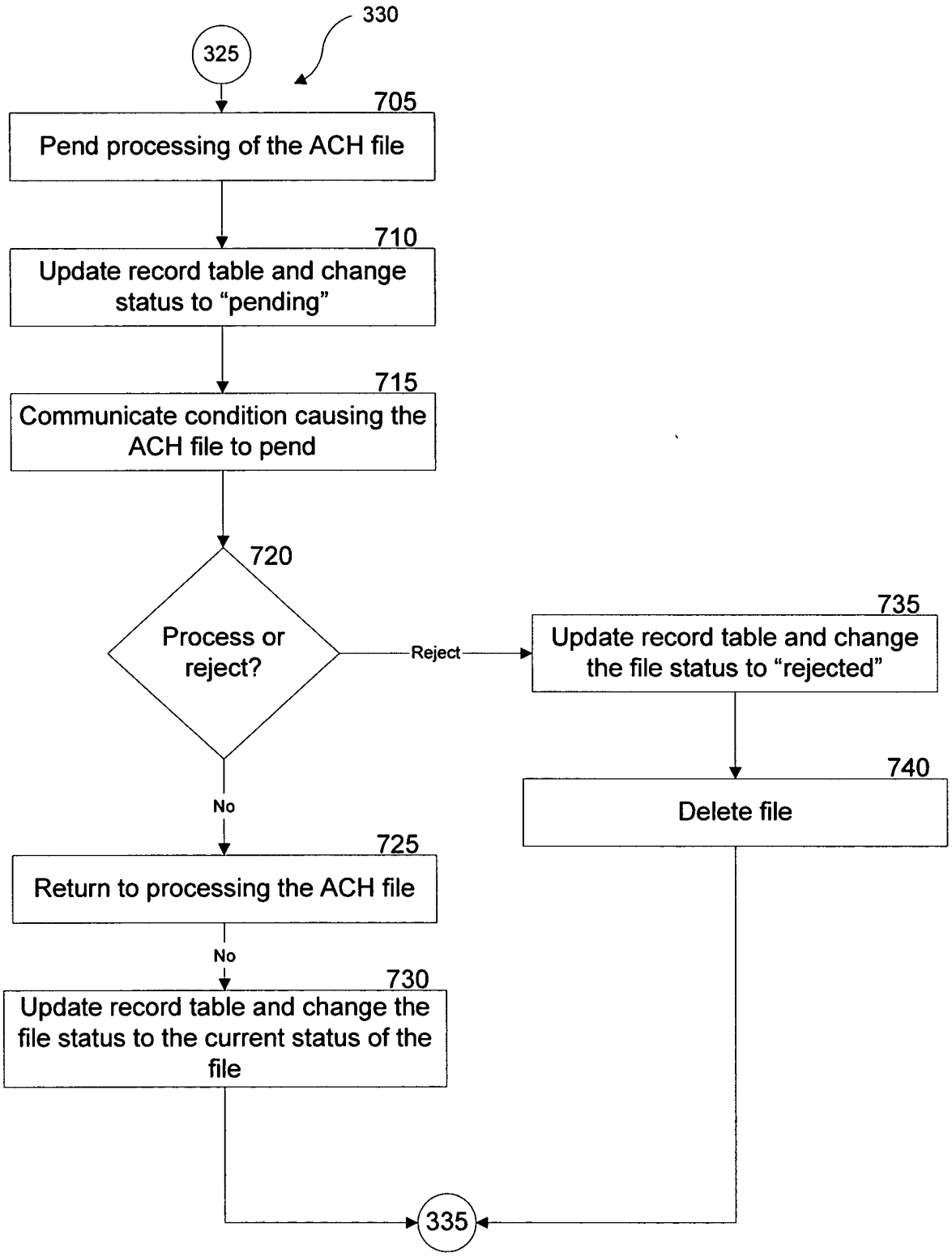
330
325
705
Pend processing of the ACH file
710
Update record table and change status to "pending"
715
Communicate condition causing the ACH file to pend
720
Process or reject?
Reject
735
Update record table and change the file status to "rejected"
740
Delete file
No
725
Return to processing the ACH file
No
730
Update record table and change the file status to the current status of the file
335

Figure 7

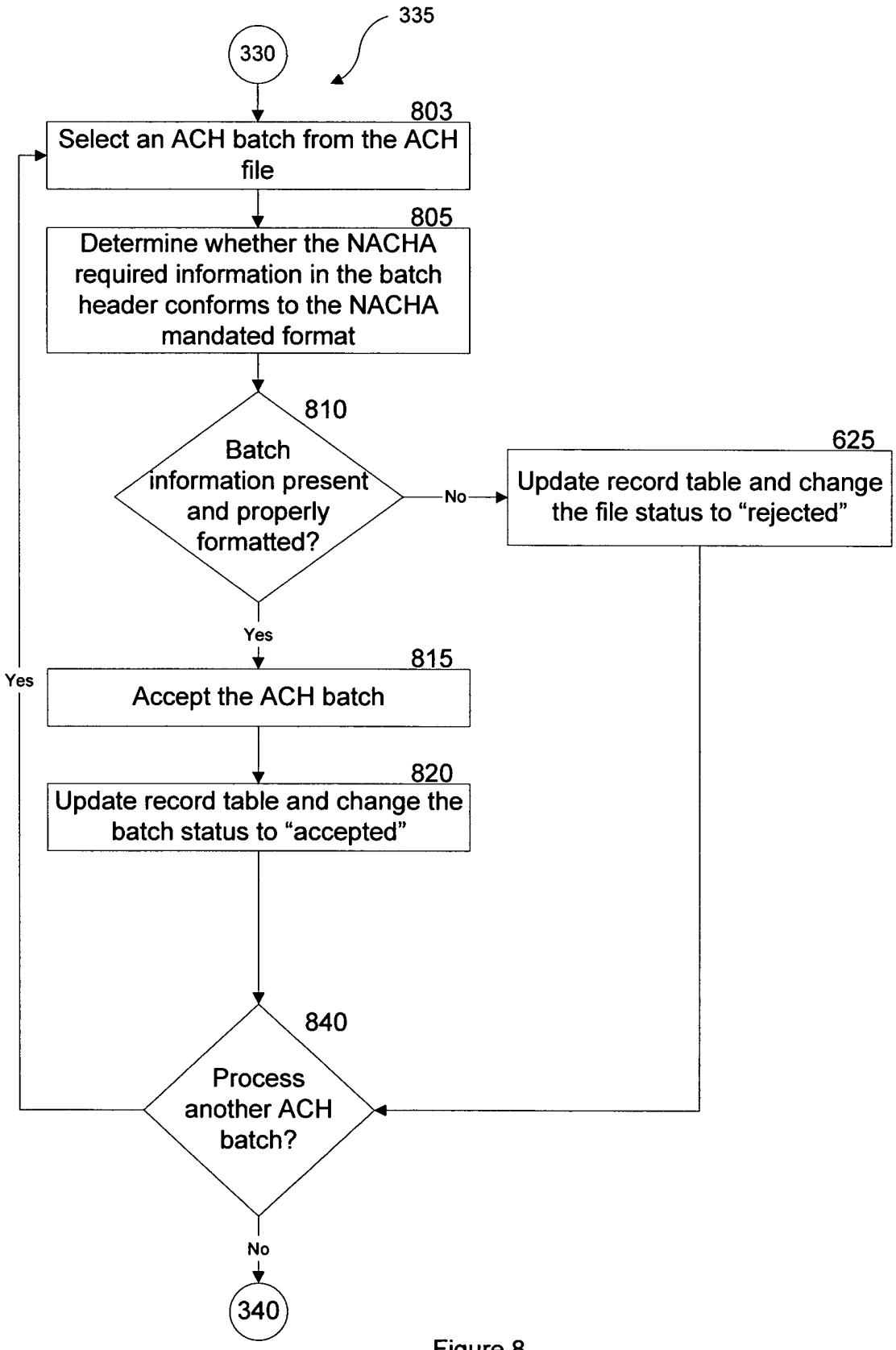
335
330
803
Select an ACH batch from the ACH file
805
Determine whether the NACHA required information in the batch header conforms to the NACHA mandated format
810
Batch information present and properly formatted?
No
625
Update record table and change the file status to "rejected"
Yes
815
Accept the ACH batch
Yes
820
Update record table and change the batch status to "accepted"
840
Process another ACH batch?
No
340

Figure 8

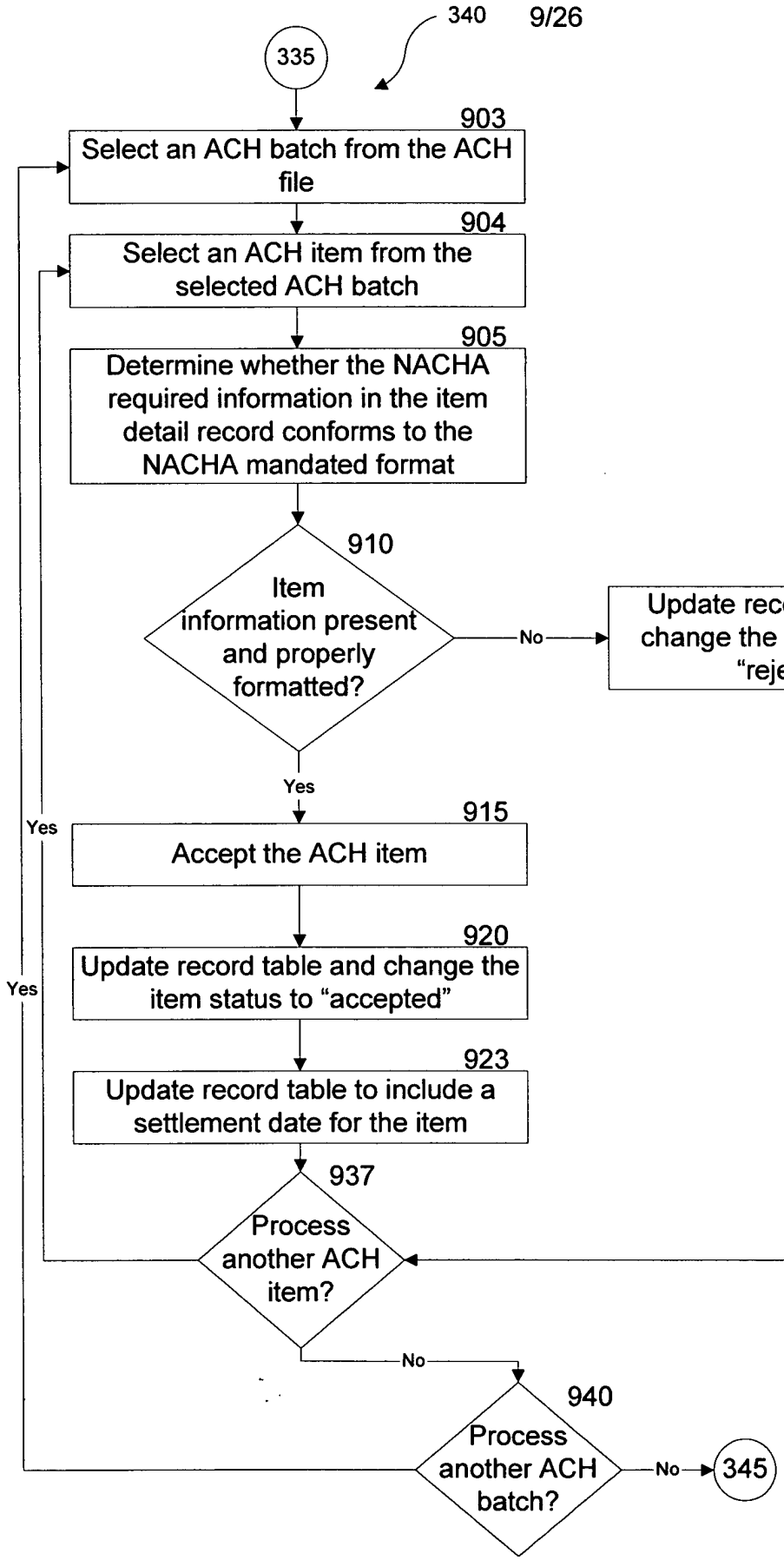
340
335
903
Select an ACH batch from the ACH file
904
Select an ACH item from the selected ACH batch
905
Determine whether the NACHA required information in the item detail record conforms to the NACHA mandated format
910
Item information present and properly formatted?
No
925
Update record table and change the item status to "rejected"
Yes
915
Accept the ACH item
920
Update record table and change the item status to "accepted"
923
Update record table to include a settlement date for the item
937
Process another ACH item?
Yes
Yes
No
940
Process another ACH batch?
No
345

Figure 9

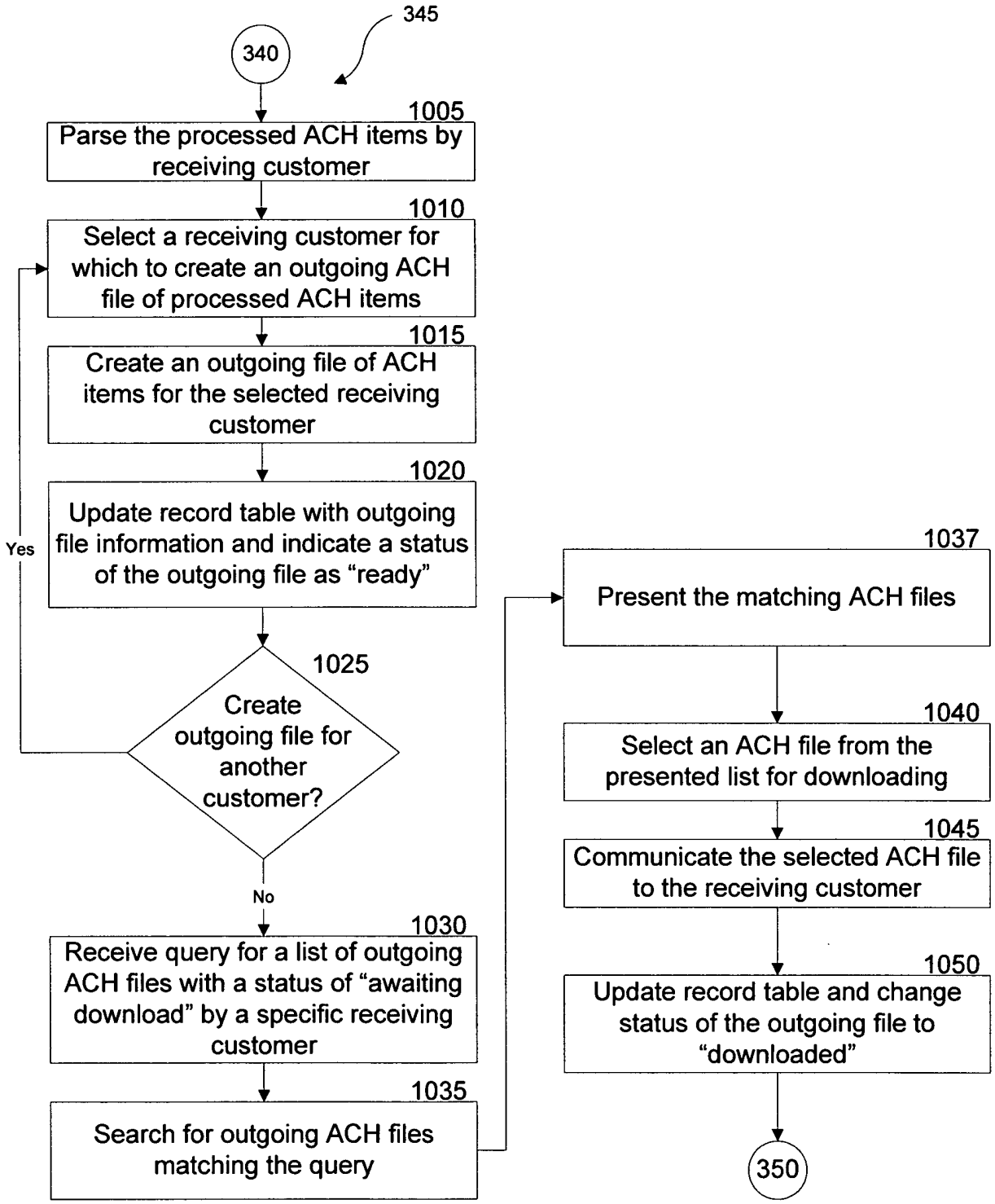
345
340
1005
Parse the processed ACH items by receiving customer
1010
Select a receiving customer for which to create an outgoing ACH file of processed ACH items
1015
Create an outgoing file of ACH items for the selected receiving customer
1020
Update record table with outgoing file information and indicate a status of the outgoing file as "ready"
Yes
1025
Create outgoing file for another customer?
No
1030
Receive query for a list of outgoing ACH files with a status of "awaiting download" by a specific receiving customer
1035
Search for outgoing ACH files matching the query
1037
Present the matching ACH files
1040
Select an ACH file from the presented list for downloading
1045
Communicate the selected ACH file to the receiving customer
1050
Update record table and change status of the outgoing file to "downloaded"
350

Figure 10

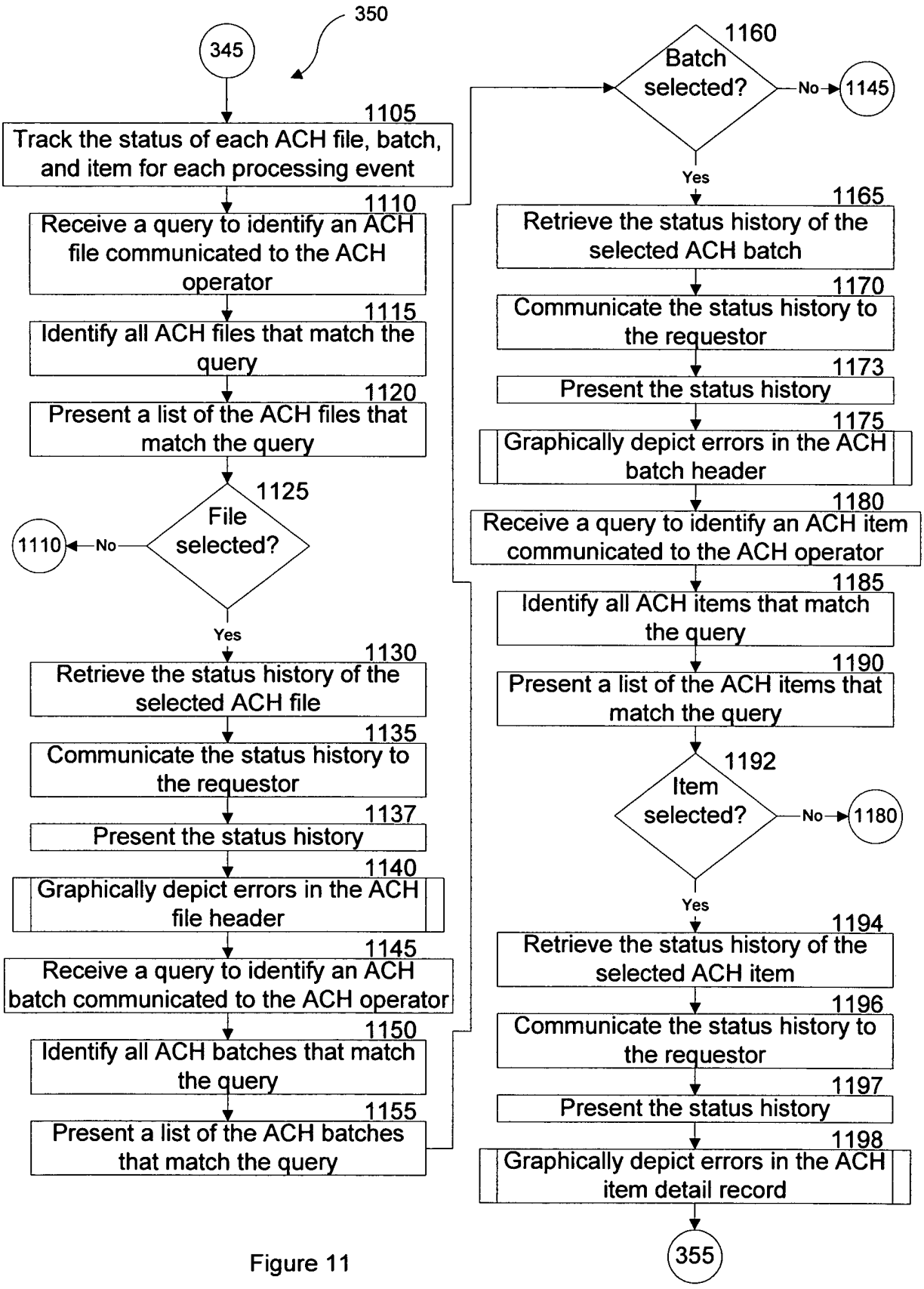
350
345
1105
Track the status of each ACH file, batch, and item for each processing event
1110
Receive a query to identify an ACH file communicated to the ACH operator
1115
Identify all ACH files that match the query
1120
Present a list of the ACH files that match the query
1125
File selected?
No
1110
Yes
1130
Retrieve the status history of the selected ACH file
1135
Communicate the status history to the requestor
1137
Present the status history
1140
Graphically depict errors in the ACH file header
1145
Receive a query to identify an ACH batch communicated to the ACH operator
1150
Identify all ACH batches that match the query
1155
Present a list of the ACH batches that match the query
1160
Batch selected?
No
1145
Yes
1165
Retrieve the status history of the selected ACH batch
1170
Communicate the status history to the requestor
1173
Present the status history
1175
Graphically depict errors in the ACH batch header
1180
Receive a query to identify an ACH item communicated to the ACH operator
1185
Identify all ACH items that match the query
1190
Present a list of the ACH items that match the query
1192
Item selected?
No
1180
Yes
1194
Retrieve the status history of the selected ACH item
1196
Communicate the status history to the requestor
1197
Present the status history
1198
Graphically depict errors in the ACH item detail record
355

Figure 11

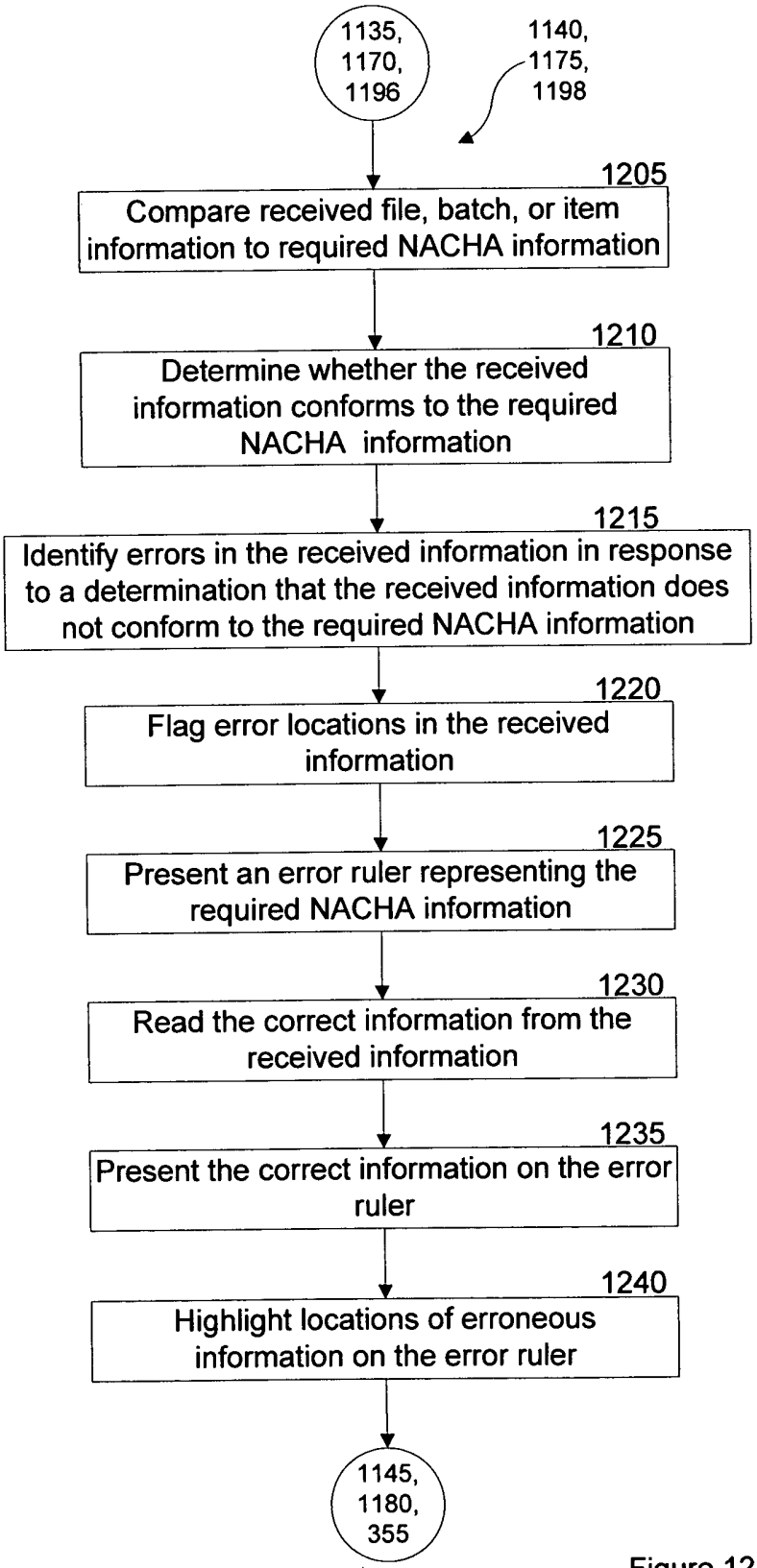
1135, 1170, 1196
1140, 1175, 1198
1205
Compare received file, batch, or item information to required NACHA information
1210
Determine whether the received information conforms to the required NACHA information
1215
Identify errors in the received information in response to a determination that the received information does not conform to the required NACHA information
1220
Flag error locations in the received information
1225
Present an error ruler representing the required NACHA information
1230
Read the correct information from the received information
1235
Present the correct information on the error ruler
1240
Highlight locations of erroneous information on the error ruler
1145, 1180, 355

Figure 12

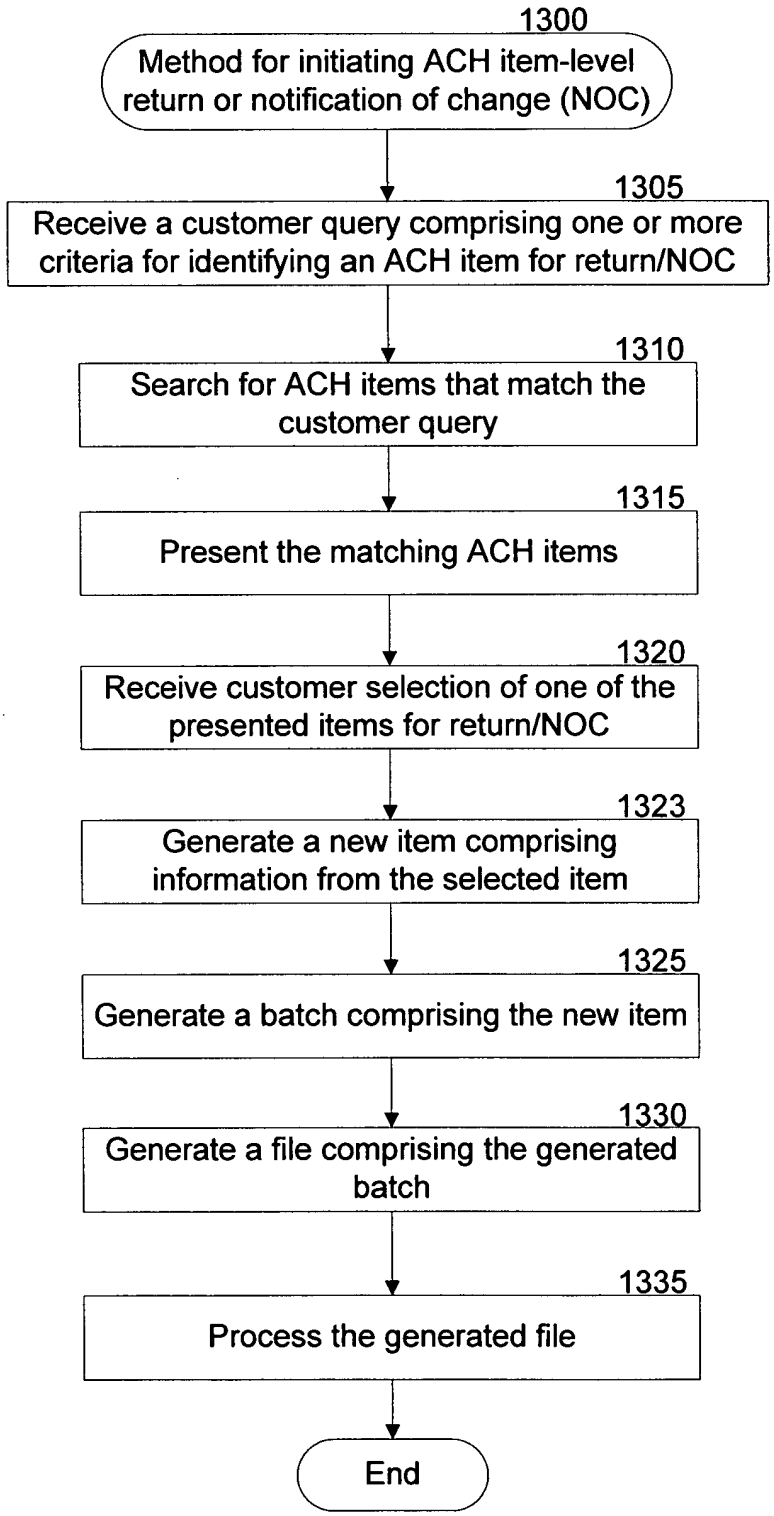
1300
Method for initiating ACH item-level return or notification of change (NOC)
1305
Receive a customer query comprising one or more criteria for identifying an ACH item for return/NOC
1310
Search for ACH items that match the customer query
1315
Present the matching ACH items
1320
Receive customer selection of one of the presented items for return/NOC
1323
Generate a new item comprising information from the selected item
1325
Generate a batch comprising the new item
1330
Generate a file comprising the generated batch
1335
Process the generated file
End

Figure 13

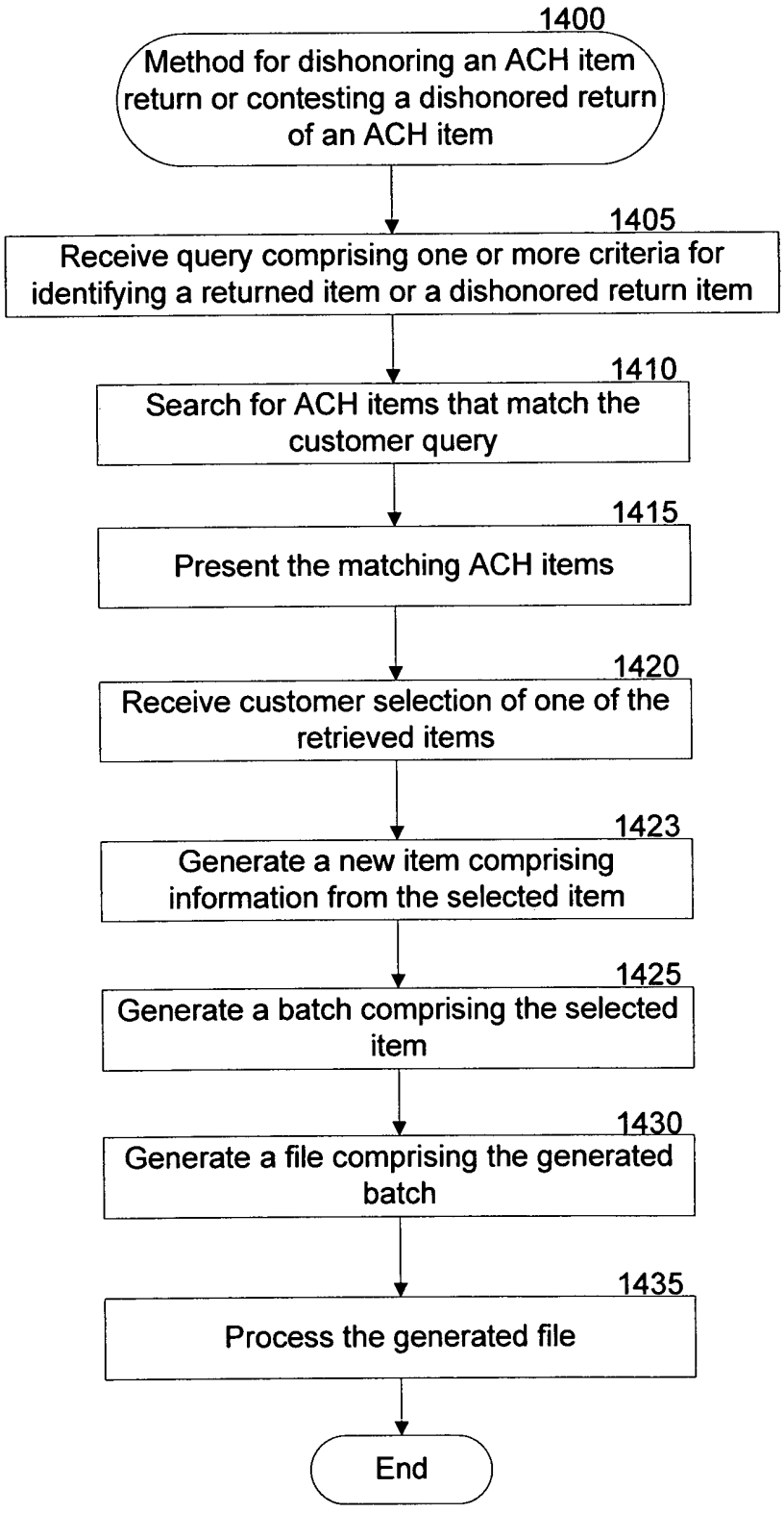
1400
Method for dishonoring an ACH item return or contesting a dishonored return of an ACH item
1405
Receive query comprising one or more criteria for identifying a returned item or a dishonored return item
1410
Search for ACH items that match the customer query
1415
Present the matching ACH items
1420
Receive customer selection of one of the retrieved items
1423
Generate a new item comprising information from the selected item
1425
Generate a batch comprising the selected item
1430
Generate a file comprising the generated batch
1435
Process the generated file
End

Figure 14

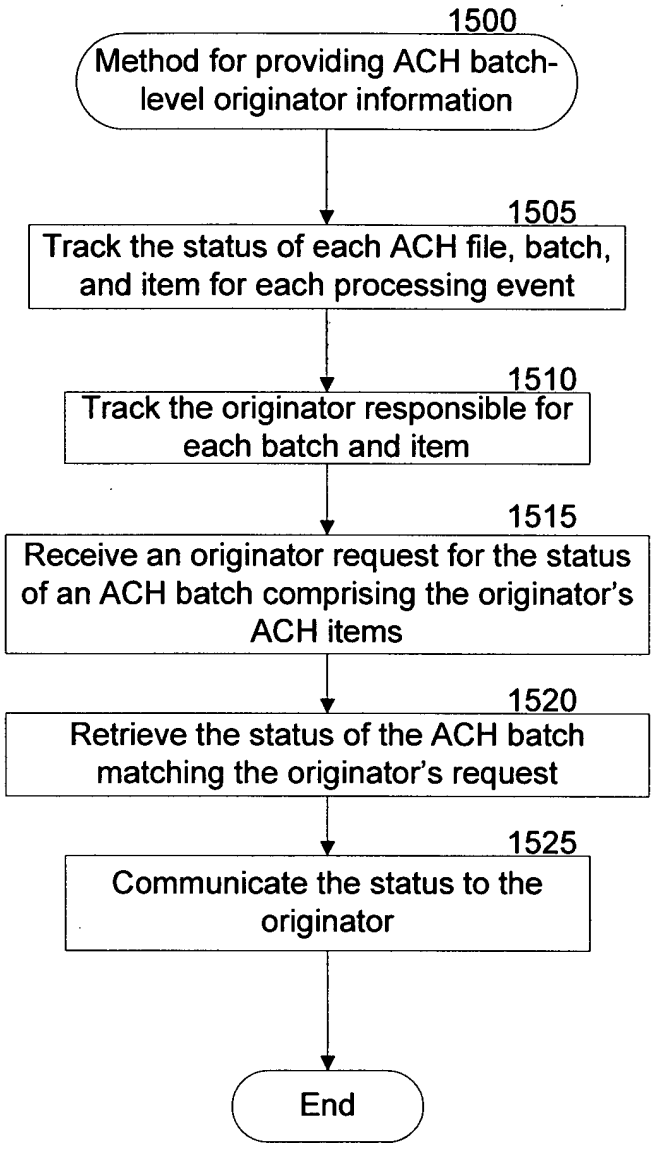
1500
Method for providing ACH batch-level originator information
1505
Track the status of each ACH file, batch, and item for each processing event
1510
Track the originator responsible for each batch and item
1515
Receive an originator request for the status of an ACH batch comprising the originator's ACH items
1520
Retrieve the status of the ACH batch matching the originator's request
1525
Communicate the status to the originator
End

Figure 15

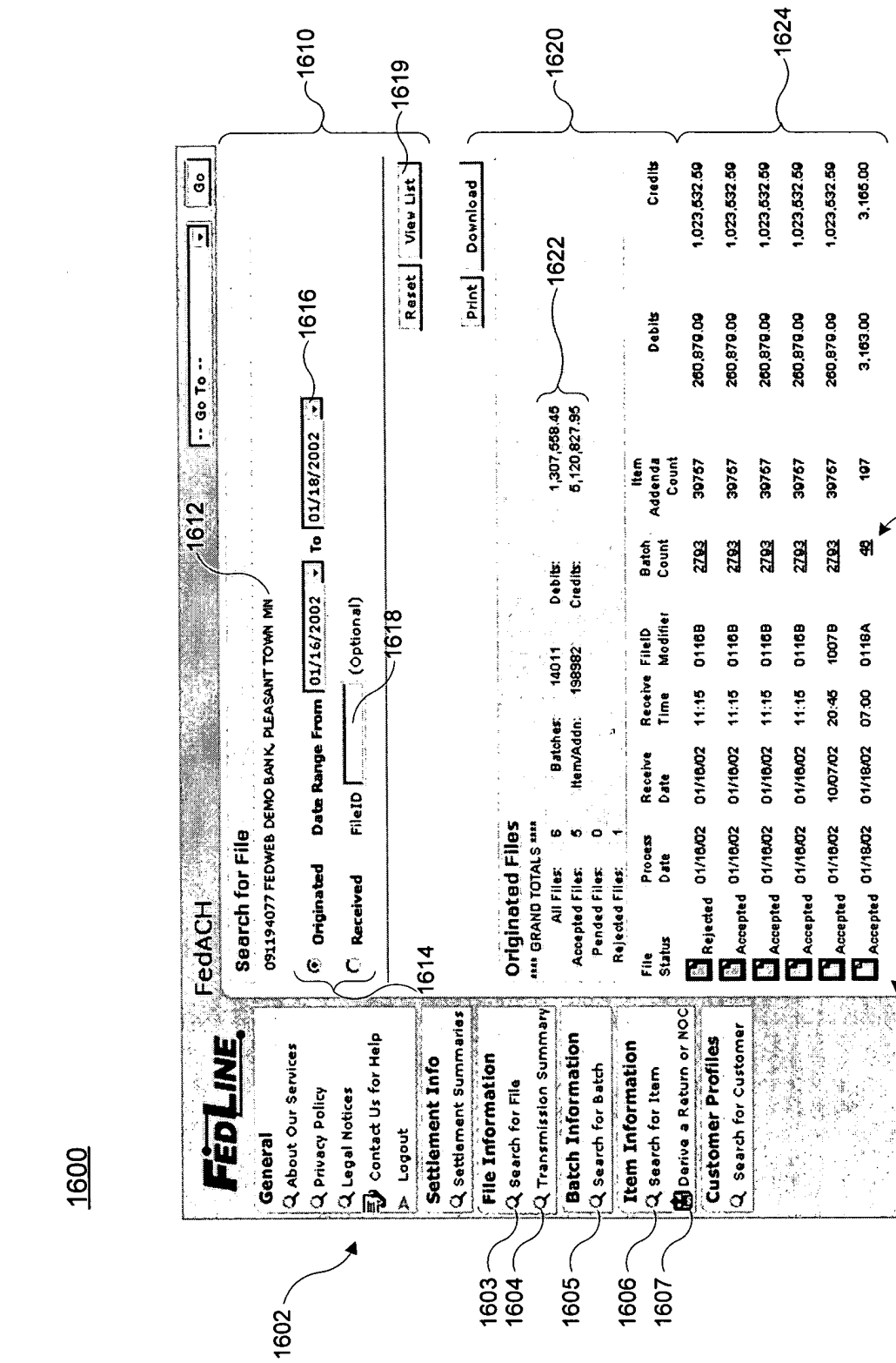
1600
FEDLINE
FedACH
Go To --
Go
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
Search for File
Transmission Summary
Batch Information
Search for Batch
Item Information
Search for Item
Derive a Return or NOC
Customer Profiles
Search for Customer
Search for File
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
Originated
Received
Date Range From 01/16/2002
To 01/18/2002
FileID
(Optional)
Reset
View List
Print
Download
Originated Files
GRAND TOTALS
All Files: 6
Accepted Files: 5
Pended Files: 0
Rejected Files: 1
Batches: 14011
Item/Addn: 198982
Debits: 1,307,558.45
Credits: 5,120,827.95
File Status
Process Date
Receive Date
Receive Time
FileID Modifier
Batch Count
Item Addenda Count
Debits
Credits
Rejected 01/18/02 01/18/02 11:15 0116B 2793 39767 260,879.00 1,023,532.59
Accepted 01/18/02 01/18/02 11:15 0116B 2793 39767 260,879.00 1,023,532.59
Accepted 01/18/02 01/18/02 11:15 0116B 2793 39767 260,879.00 1,023,532.59
Accepted 01/18/02 01/18/02 11:15 0116B 2793 39767 260,879.00 1,023,532.59
Accepted 01/18/02 10/07/02 20:45 1007B 2793 39767 260,879.00 1,023,532.59
Accepted 01/18/02 01/18/02 07:00 0118A 46 197 3,163.00 3,165.00
1602
1603
1604
1605
1606
1607
1610
1612
1614
1616
1618
1619
1620
1622
1624
1626
1628

Figure 16

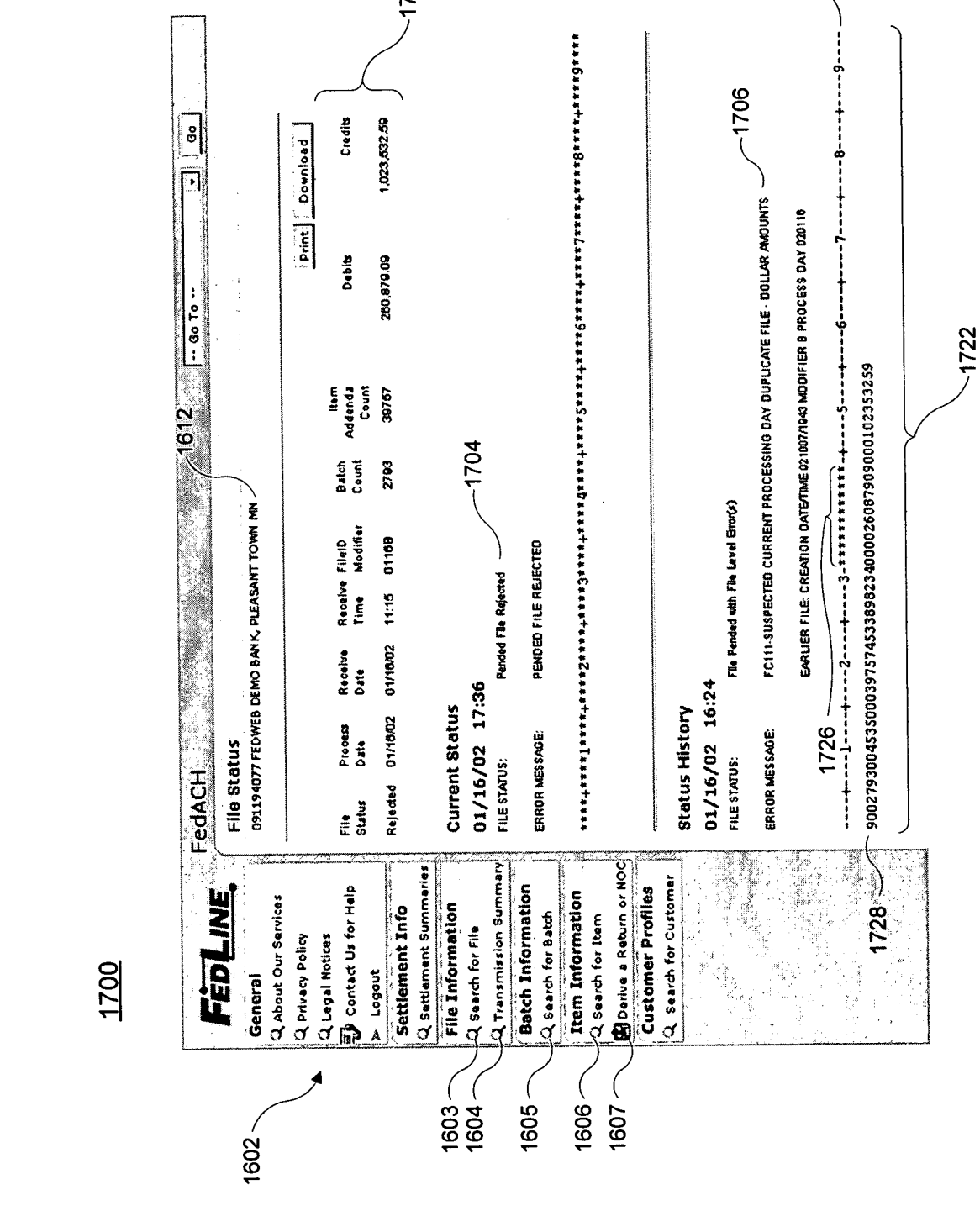
1700
1602
FEDLINE
FedACH
-- Go To --
Go
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
Search for File
Transmission Summary
Batch Information
Search for Batch
Item Information
Search for Item
Derive a Return or NOC
Customer Profiles
Search for Customer
1603
1604
1605
1606
1607
File Status
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
1612
Print
Download
File Status
Process Date
Receive Date
Receive Time
FileID Modifier
Batch Count
Item Addenda Count
Debits
Credits
Rejected
01/16/02
01/16/02
11:15
01168
2783
38767
280,879.09
1,023,532.59
1702
Current Status
01/16/02 17:36
1704
FILE STATUS:
Pended File Rejected
ERROR MESSAGE:
PENDED FILE REJECTED
****+****1****+****2****+****3****+****4****+****5****+****6****+****7****+****8****+****9****
Status History
01/16/02 16:24
FILE STATUS:
File Pended with File Level Error(s)
1706
ERROR MESSAGE:
FC111-SUSPECTED CURRENT PROCESSING DAY DUPLICATE FILE - DOLLAR AMOUNTS
EARLIER FILE: CREATION DATE/TIME 021007/1043 MODIFIER B PROCESS DAY 020116
1724
1726
----+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9----
9002793004535000397574533898234000026087909000102353359
1728
1722

Figure 17

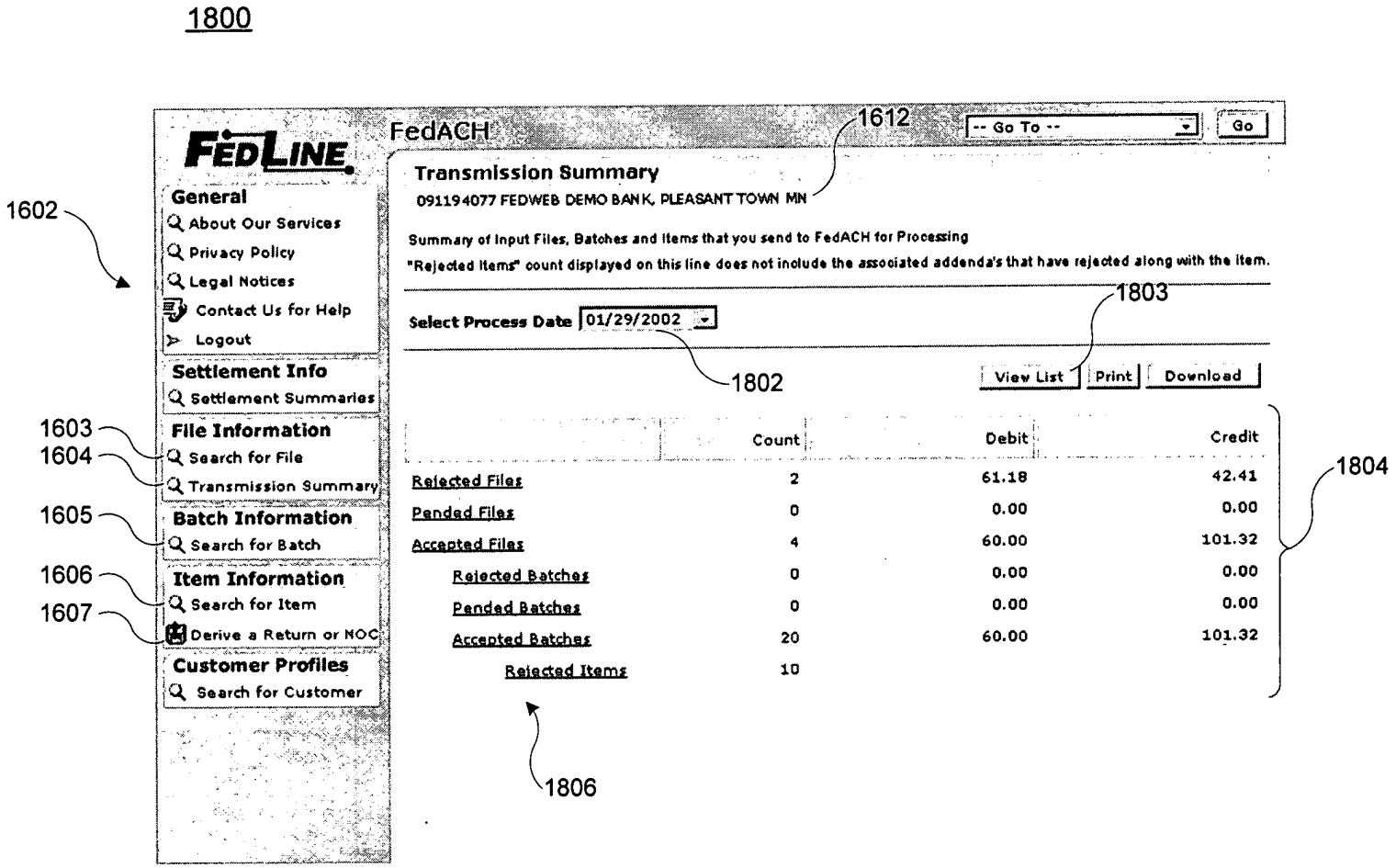
1800
FEDLINE
FedACH
1612
-- Go To --
Go
1602
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
1603
Search for File
1604
Transmission Summary
Batch Information
1605
Search for Batch
Item Information
1606
Search for Item
1607
Derive a Return or NOC
Customer Profiles
Search for Customer
Transmission Summary
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
Summary of Input Files, Batches and Items that you send to FedACH for Processing
"Rejected Items" count displayed on this line does not include the associated addenda's that have rejected along with the item.
1803
Select Process Date 01/29/2002
1802
View List
Print
Download
1804
Count
Debit
Credit
Rejected Files 2 61.18 42.41
Pended Files 0 0.00 0.00
Accepted Files 4 60.00 101.32
Rejected Batches 0 0.00 0.00
Pended Batches 0 0.00 0.00
Accepted Batches 20 60.00 101.32
Rejected Items 10
1806

Figure 18

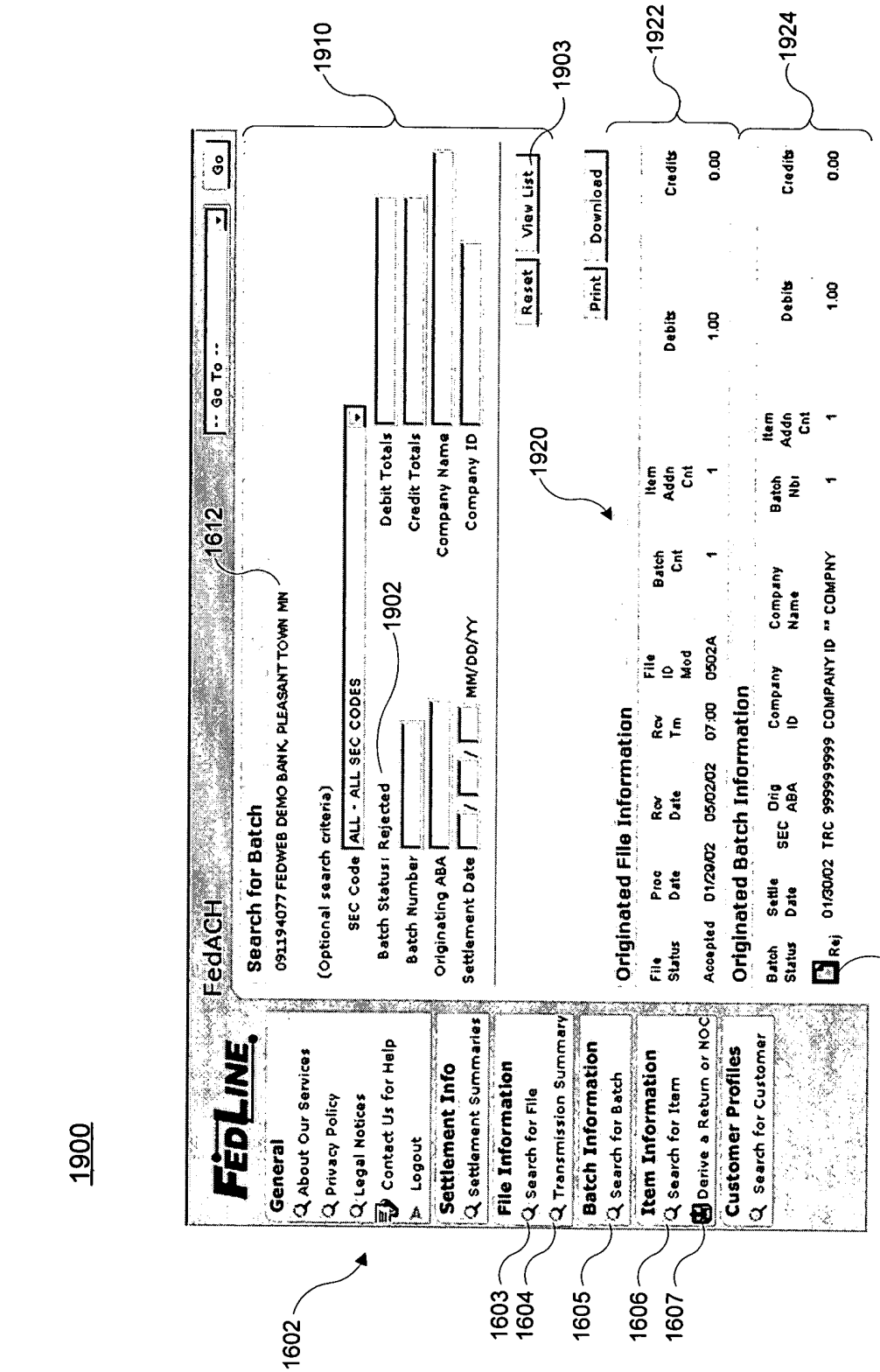
1900
FEDLINE
FedACH
Go
-- Go To --
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
Search for File
Transmission Summary
Batch Information
Search for Batch
Item Information
Search for Item
Derive a Return or NOC
Customer Profiles
Search for Customer
Search for Batch
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
(Optional search criteria)
SEC Code
ALL - ALL SEC CODES
Batch Status: Rejected
Batch Number
Originating ABA
Settlement Date
MM/DD/YY
Debit Totals
Credit Totals
Company Name
Company ID
Reset
View List
Print
Download
Originated File Information
Originated Batch Information
Accepted 01/29/02 05/02/02 07:00 0502A 1 1 1.00 0.00
Rej 01/30/02 TRC 999999999 COMPANY ID "" COMPNY 1 1 1.00 0.00
1602
1603
1604
1605
1606
1607
1612
1902
1903
1910
1920
1922
1924
1926

Figure 19

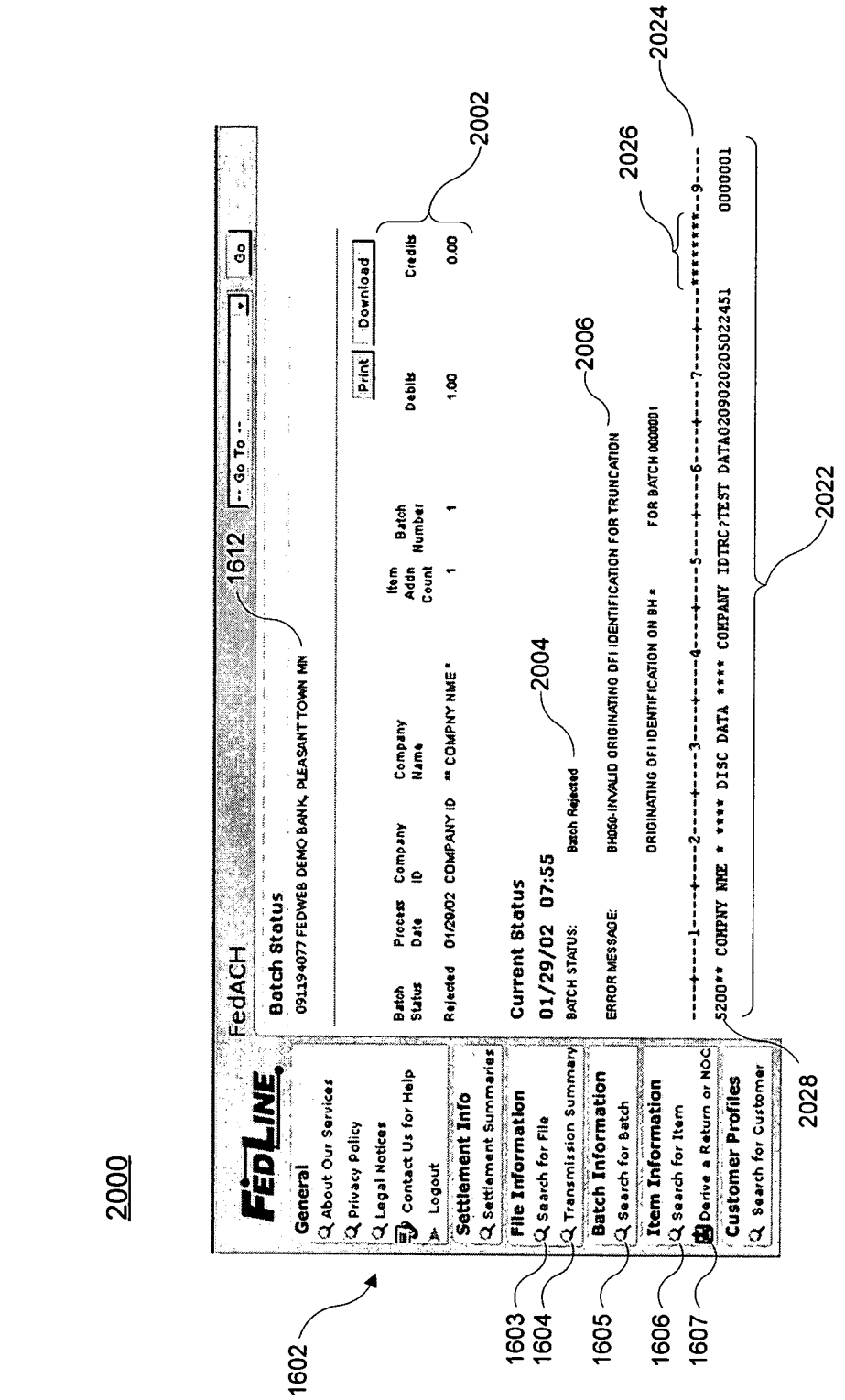
2000
FEDLINE
FedACH
Go To --
Go
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
Search for File
Transmission Summary
Batch Information
Search for Batch
Item Information
Search for Item
Derive a Return or NOC
Customer Profiles
Search for Customer
Batch Status
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
Print
Download
Batch Status
Process Date
Company ID
Company Name
Item Addn Count
Batch Number
Debits
Credits
Rejected
01/29/02
COMPANY ID
** COMPNY NME *
1
1
1.00
0.00
Current Status
01/29/02 07:55
BATCH STATUS:
Batch Rejected
ERROR MESSAGE:
BH060-INVALID ORIGINATING DFI IDENTIFICATION FOR TRUNCATION
ORIGINATING DFI IDENTIFICATION ON BH =
FOR BATCH 0000001
----+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9----
5200** COMPNY NME * **** DISC DATA **** COMPANY IDTRC?TEST DATA0209020205022451 0000001
1602
1603
1604
1605
1606
1607
1612
2002
2004
2006
2022
2024
2026
2028

Figure 20

2100

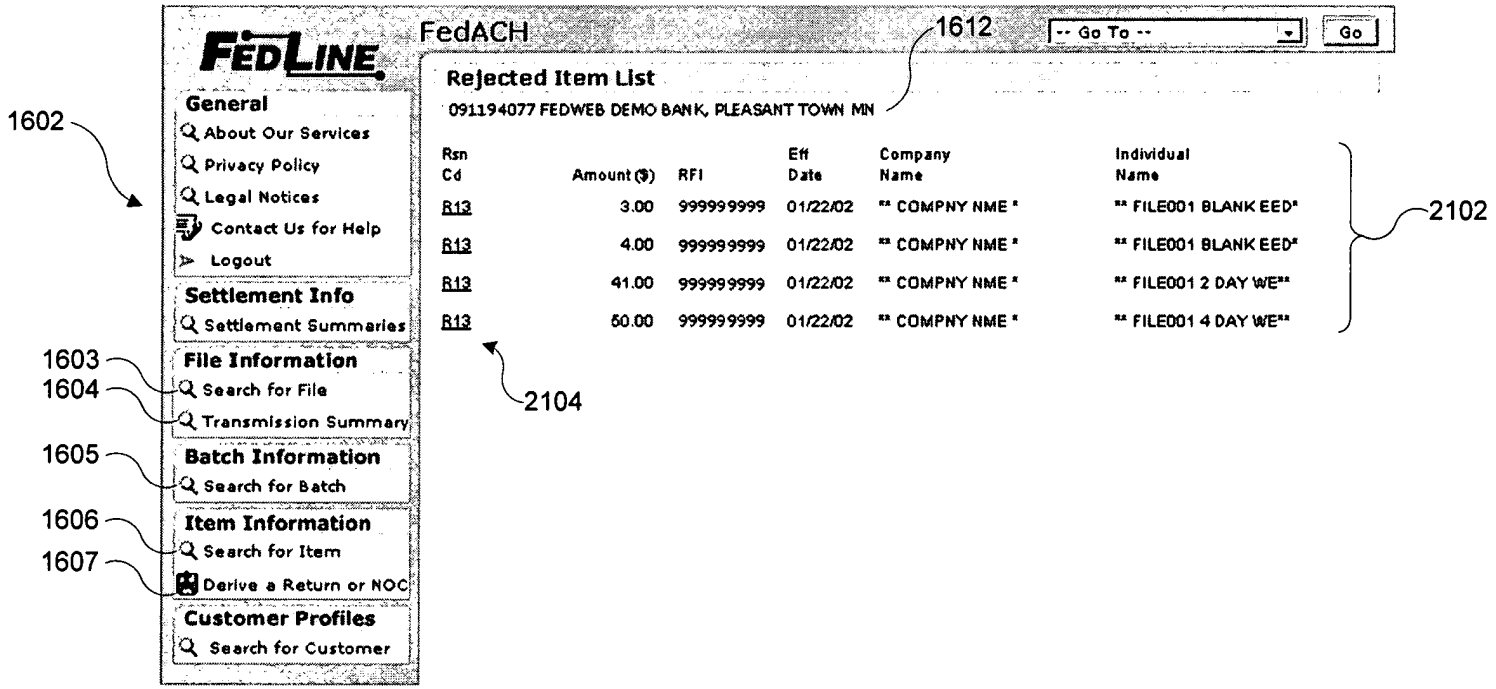

Figure 21

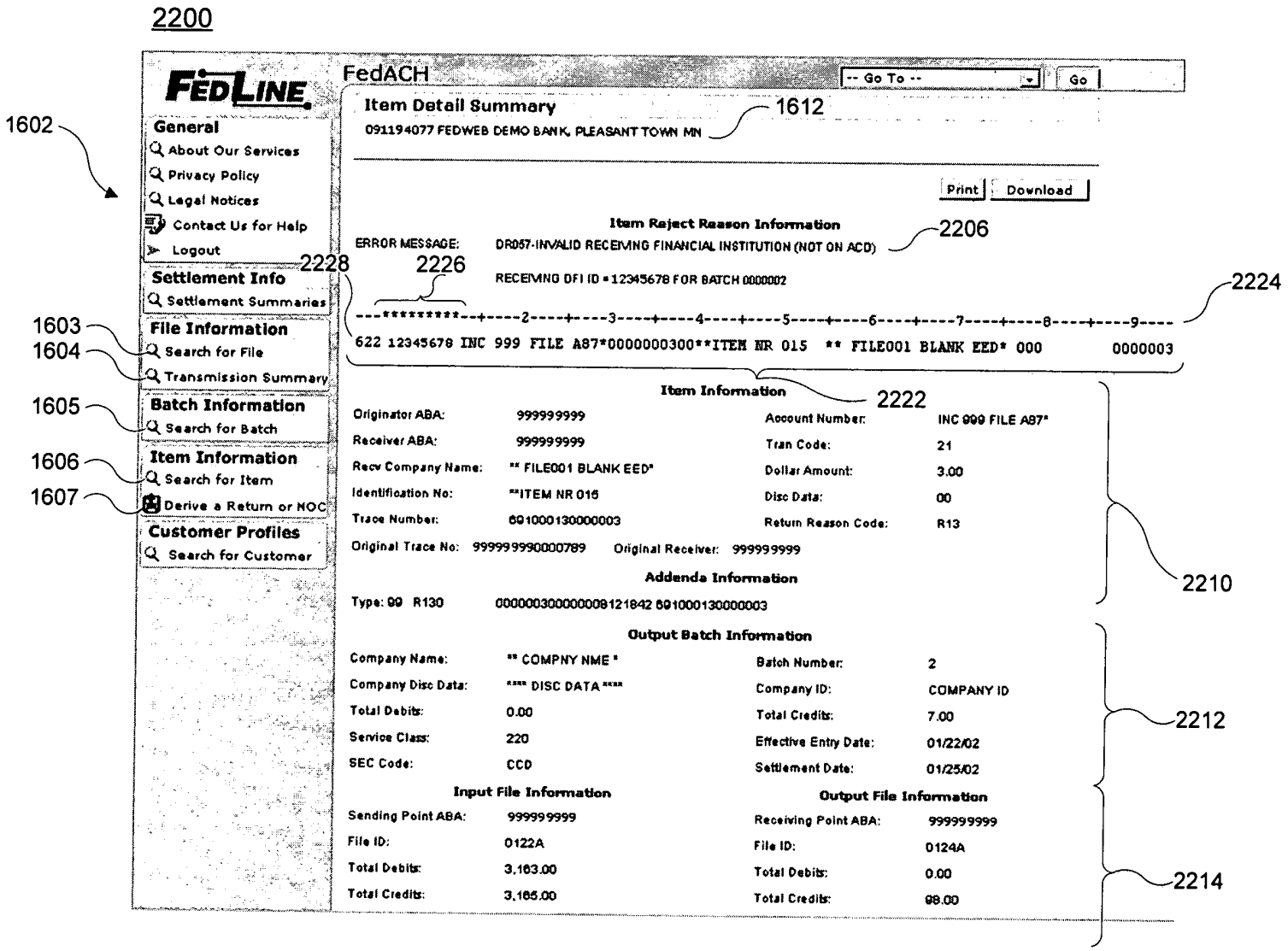
2200
FEDLINE
FedACH
-- Go To --
Go
1602
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
1603
Search for File
1604
Transmission Summary
Batch Information
1605
Search for Batch
Item Information
1606
Search for Item
1607
Derive a Return or NOC
Customer Profiles
Search for Customer
Item Detail Summary
1612
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
Print
Download
Item Reject Reason Information
ERROR MESSAGE:
DR057-INVALID RECEIVING FINANCIAL INSTITUTION (NOT ON ACD)
2206
2228
2226
RECEIVING DFI ID =12345678 FOR BATCH 0000002
2224
---*********--+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9----
622 12345678 INC 999 FILE A87*0000000300**ITEM NR 015 ** FILE001 BLANK EED* 000 0000003
Item Information
2222
Originator ABA: 999999999
Account Number: INC 999 FILE A87*
Receiver ABA: 999999999
Tran Code: 21
Recv Company Name: ** FILE001 BLANK EED*
Dollar Amount: 3.00
Identification No: **ITEM NR 015
Disc Data: 00
Trace Number: 091000130000003
Return Reason Code: R13
Original Trace No: 999999990000789
Original Receiver: 999999999
Addenda Information
Type: 99 R130
0000003000000008121842 091000130000003
2210
Output Batch Information
Company Name: ** COMPNY NME *
Batch Number: 2
Company Disc Data: **** DISC DATA ****
Company ID: COMPANY ID
Total Debits: 0.00
Total Credits: 7.00
2212
Service Class: 220
Effective Entry Date: 01/22/02
SEC Code: CCD
Settlement Date: 01/25/02
Input File Information
Output File Information
Sending Point ABA: 999999999
Receiving Point ABA: 999999999
File ID: 0122A
File ID: 0124A
Total Debits: 3,163.00
Total Debits: 0.00
Total Credits: 3,165.00
Total Credits: 98.00
2214

Figure 22

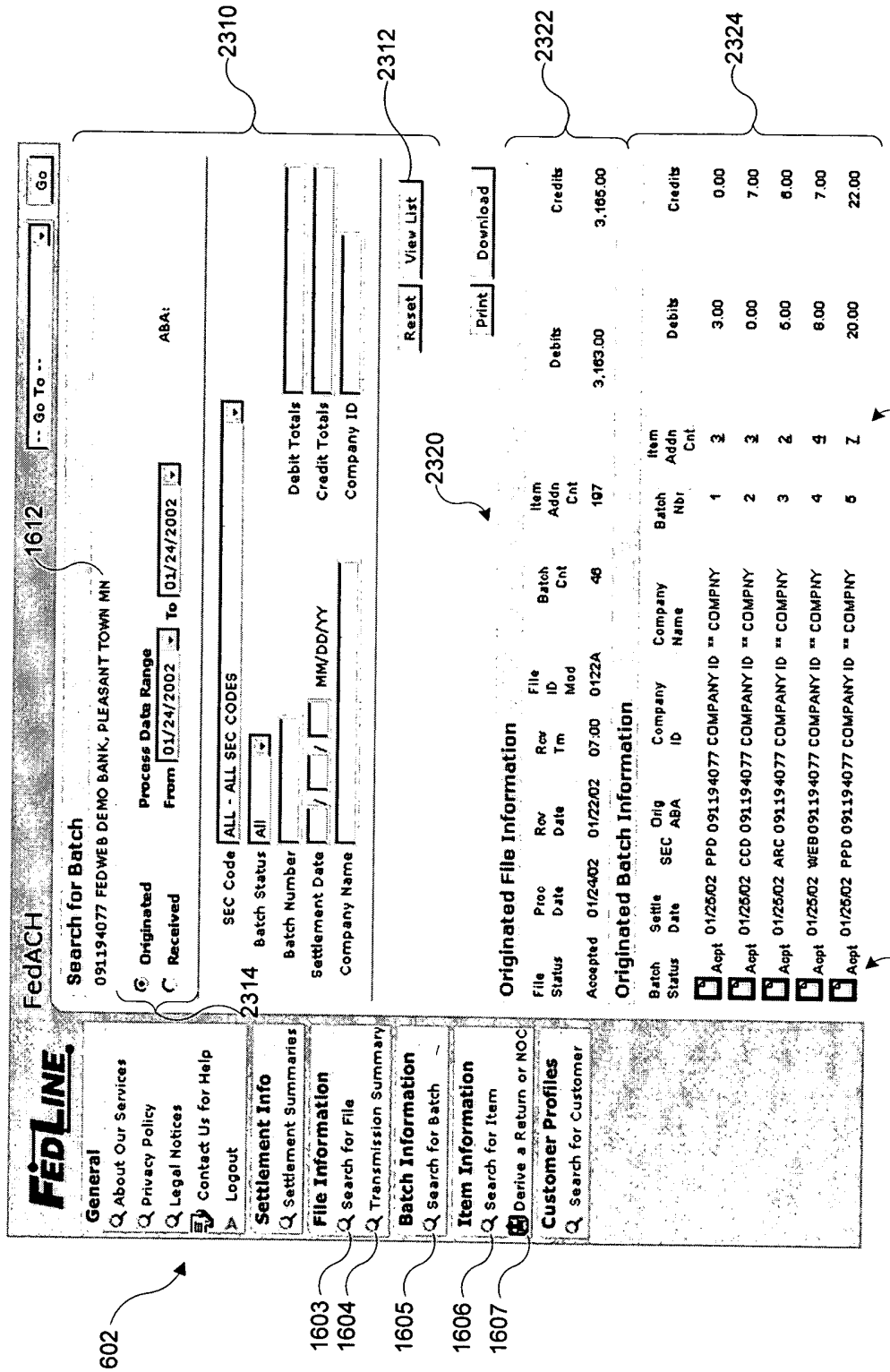
2300
FEDLINE
FedACH
Go
-- Go To --
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
Search for File
Transmission Summary
Batch Information
Search for Batch
Item Information
Search for Item
Derive a Return or NOC
Customer Profiles
Search for Customer
Search for Batch
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
Originated
Received
Process Date Range
From 01/24/2002
To 01/24/2002
ABA:
SEC Code
ALL - ALL SEC CODES
Batch Status
All
Batch Number
Settlement Date
MM/DD/YY
Company Name
Debit Totals
Credit Totals
Company ID
Reset
View List
Print
Download
Originated File Information
Originated Batch Information
1602
1603
1604
1605
1606
1607
1612
2310
2312
2314
2320
2322
2324
2326
2328

Figure 23

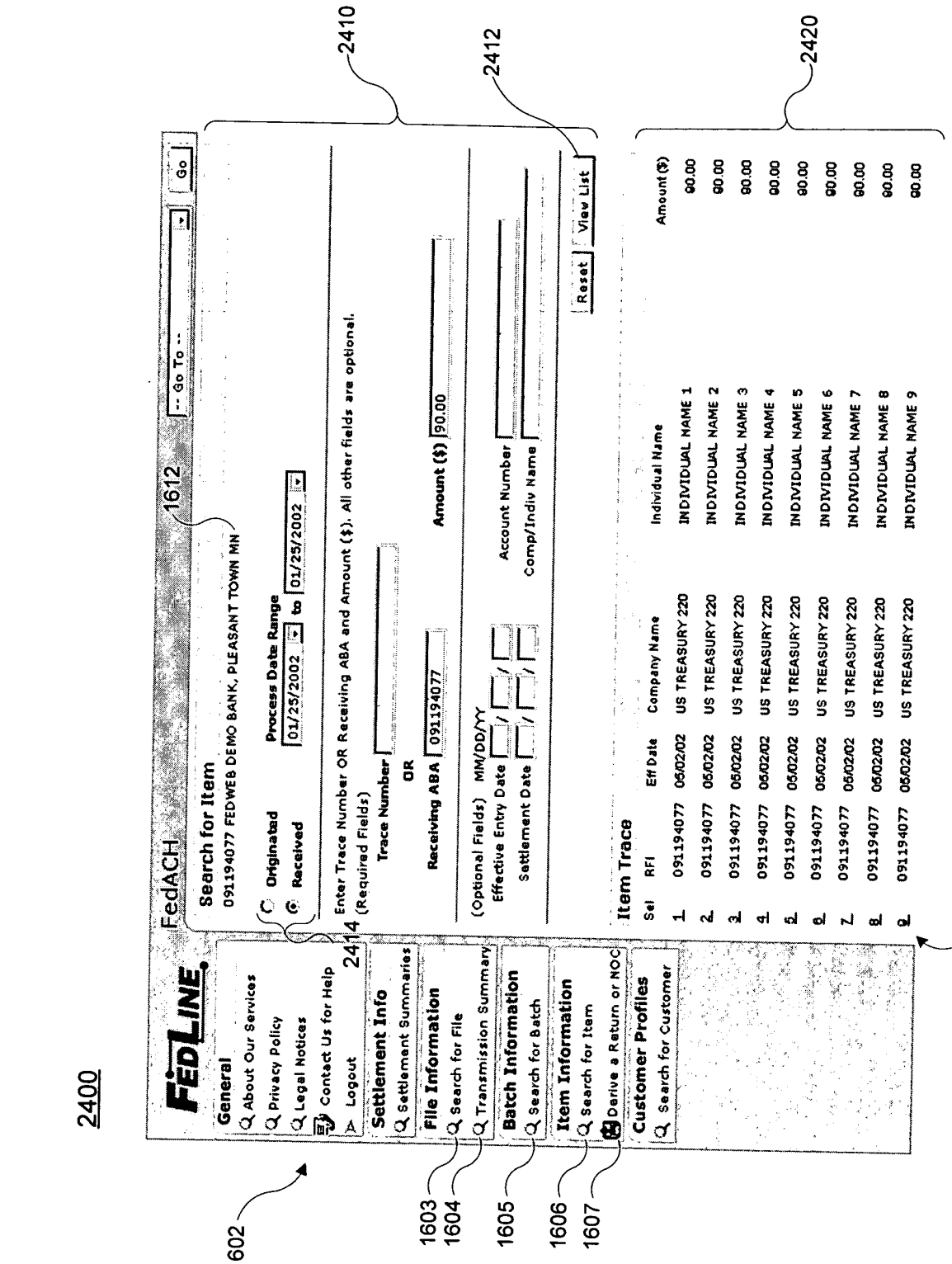
2400
FEDLINE
FedACH
-- Go To --
Go
General
About Our Services
Privacy Policy
Legal Notices
Contact Us for Help
Logout
Settlement Info
Settlement Summaries
File Information
Search for File
Transmission Summary
Batch Information
Search for Batch
Item Information
Search for Item
Derive a Return or NOC
Customer Profiles
Search for Customer
Search for Item
091194077 FEDWEB DEMO BANK, PLEASANT TOWN MN
Originated
Received
Process Date Range
01/25/2002
to
01/25/2002
Enter Trace Number OR Receiving ABA and Amount ($). All other fields are optional.
(Required Fields)
Trace Number
OR
Receiving ABA
091194077
Amount ($)
90.00
(Optional Fields) MM/DD/YY
Effective Entry Date
Settlement Date
Account Number
Comp/Indiv Name
Reset
View List
Item Trace
Sel
RFI
Eff Date
Company Name
Individual Name
Amount ($)
1 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 1 90.00
2 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 2 90.00
3 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 3 90.00
4 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 4 90.00
5 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 5 90.00
6 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 6 90.00
7 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 7 90.00
8 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 8 90.00
9 091194077 05/02/02 US TREASURY 220 INDIVIDUAL NAME 9 90.00
1602
1603
1604
1605
1606
1607
1612
2410
2412
2414
2420
2426

Figure 24

2500

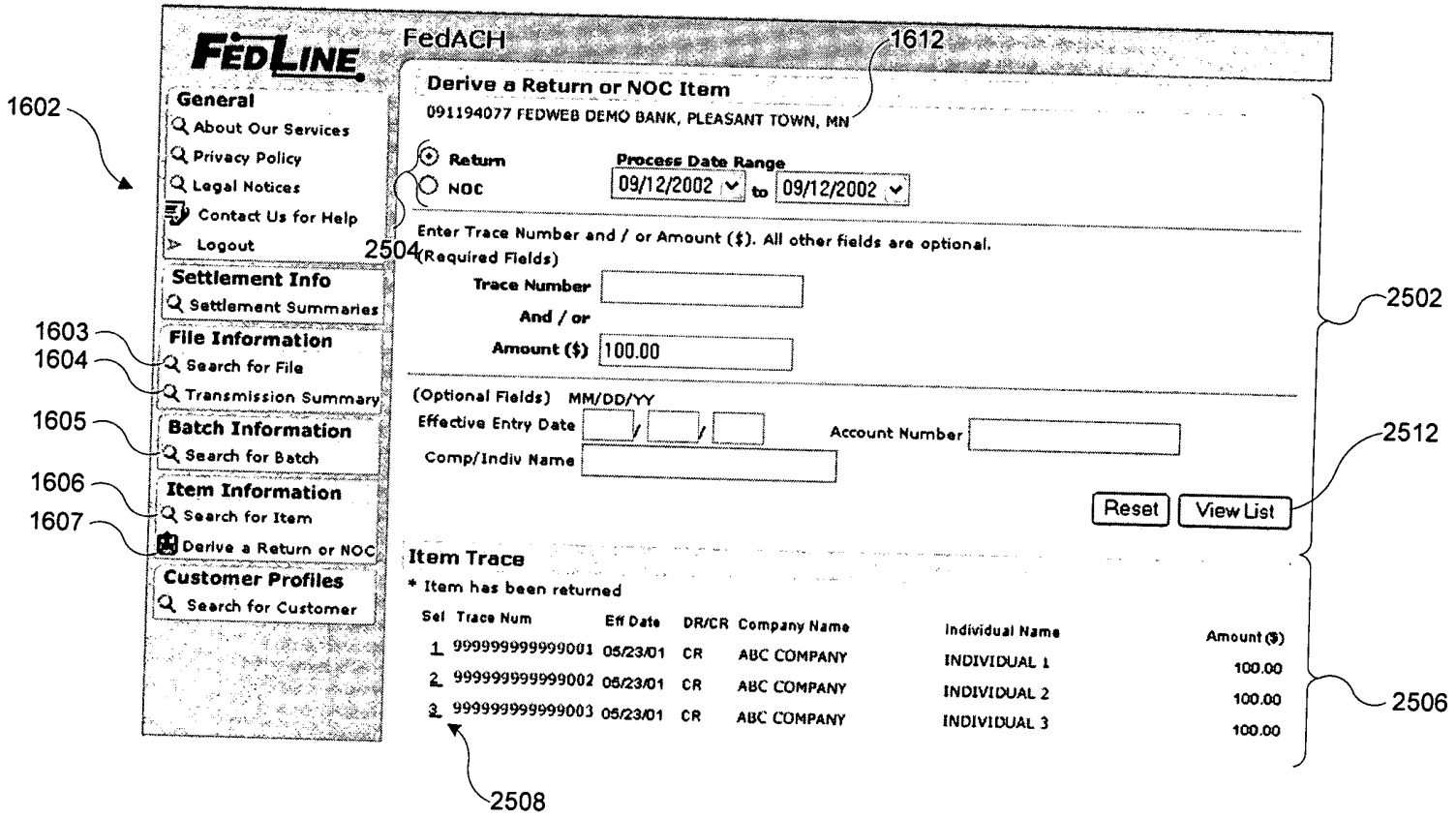

Figure 25

2600

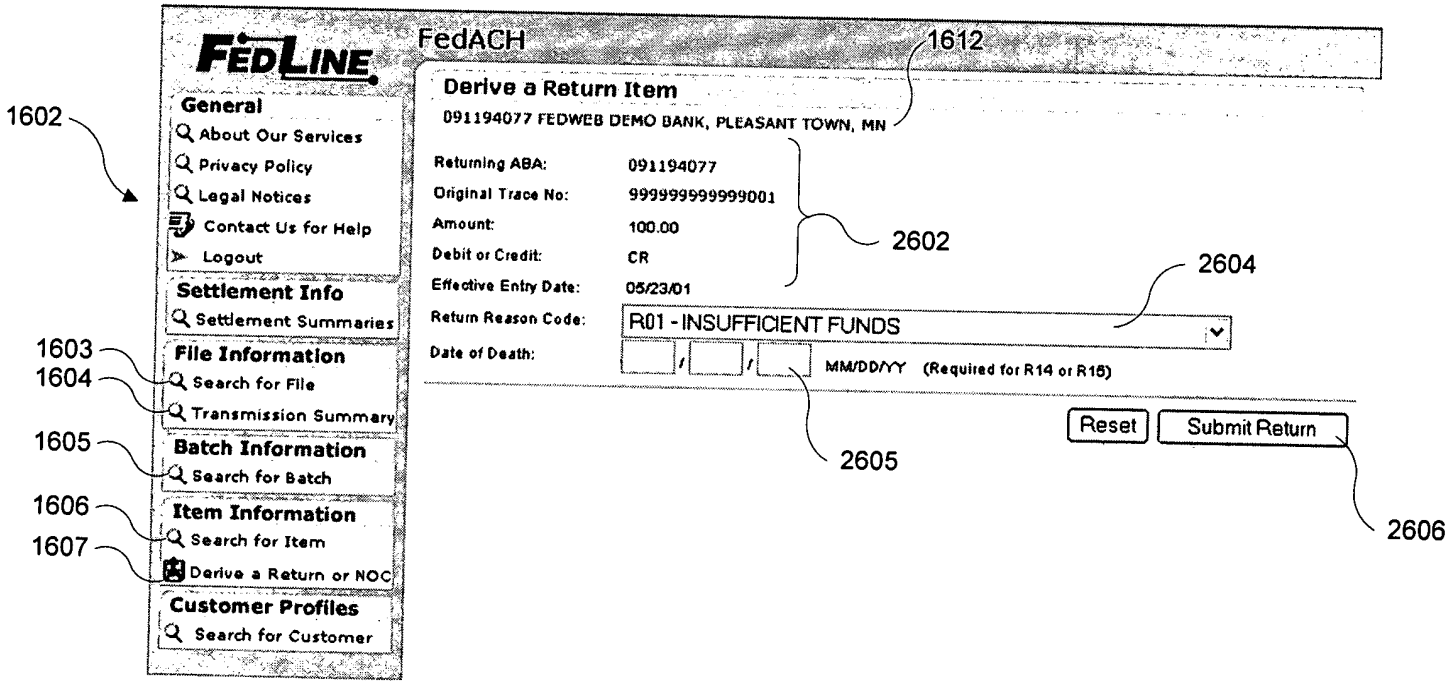

Figure 26